SCHOLARSHIP

FUNDING IN AFRICA

Regional Evidence Review

Volume 1

Nabal Kishore Pande

SCHOLARSHIP FUNDING SYSTEMS, EDUCATIONAL ACCESS, AND APPLICANT BARRIERS IN AFRICA

A Regional Evidence Review

Global Scholarship Funding Evidence Series

Volume 1

Focus: Low-Income and Lower-Middle-Income African Countries

Nabal Kishore Pande
Independent Researcher
Funded Abroad India
ORCID: 0009-0007-3325-9966
Email: ernawal67@gmail.com

Version 1.0 — August 2026

Abstract

Background: Higher-education financing across low-income and lower-middle-income African countries remains constrained by shallow domestic public investment, leaving national systems heavily dependent on trust funds, loan boards, and external donors to sustain scholarship provision.

Objective: This paper synthesises publicly available evidence on scholarship funding systems, applicant barriers, and the wider funding-opportunity ecosystem across fourteen focus countries, examining how financing gaps, research infrastructure limitations, digital exclusion, and conflict interact to shape access to funded study opportunities.

Methods: The review draws on multilateral data sources (World Bank, UNESCO, ITU, UNICEF), government portals, and peer-reviewed or preprint literature published mainly between 2022 and mid-2026. Aggregator and scholarship-directory websites were used only for illustrative programme examples rather than for statistical claims, and country-level data gaps are flagged explicitly rather than estimated.

Results: The regional SDG4 financing gap for Sub-Saharan Africa is estimated at roughly US$70 billion annually, against total global aid to education of about US$16.6 billion. Africa contributes only around 2% of global research output despite holding over 17% of world population, and roughly 70,000 skilled professionals are estimated to emigrate from the continent each year. Applicant-level barriers cluster into five recurring categories: financial documentation burdens, digital exclusion at the application stage, language and test-preparation costs, eligibility structures that exclude non-traditional applicants, and conflict-related documentation loss.

Implications: Scholarship access in the region cannot be addressed through funding volume alone; eligibility design, digital-access assumptions, and documentation requirements independently determine who can apply and succeed. The findings point toward the need for context-sensitive eligibility criteria, offline or low-bandwidth application pathways, and coordinated data collection in countries where public information on domestic funding mechanisms remains thin.

Keywords:

Africa; scholarships; higher education; educational finance; student funding; research funding; international education; SDG4; educational access; scholarship preparation

How to cite this paper

Pande, N. K. (2026). *Scholarship Funding in Africa: A Regional Evidence Review*. Global Scholarship Funding Evidence Series, Volume 1. Zenodo. DOI: [assigned after publication].

Publication Information

Version 1.0, August 2026.

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Data Availability Statement

This paper is based exclusively on publicly available sources. No primary human participant data were collected.

Funding Statement

This research received no external funding.

Conflict of Interest

The author declares no competing interests.

Disclaimer

This paper is an evidence synthesis based on publicly available literature and official reports. It is intended to support research and policy discussion and should not be interpreted as legal, financial, or governmental advice.

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1. Executive Summary

Africa's higher-education financing landscape rests on five structural features that, taken together, explain much of the pressure on scholarship systems across the continent. The first is chronic underinvestment: domestic public spending on education in most low-income and lower-middle-income countries sits well below international benchmarks, producing an annual regional financing gap estimated at roughly US$70 billion for Sub-Saharan Africa, within a global SDG4 shortfall of about US$97–100 billion.

The second feature follows directly from the first. Because domestic budgets cannot close this gap, scholarship provision has come to depend heavily on a combination of national trust funds — Nigeria's TETFund, Ghana's GETFund, and Kenya's HELB/Universities Fund among them — and external donors and philanthropies, including the Mastercard Foundation, the World Bank's Africa Centers of Excellence programme, DAAD, Fulbright, Commonwealth, and Chevening. Third, the research base that would normally sustain graduate and postgraduate funding pipelines remains thin: Africa holds roughly 17% of world population yet produces only about 2% of global research output and under 1% of global research and development expenditure.

Fourth, a material share of trained talent leaves the continent each year. AUDA-NEPAD estimates that approximately 70,000 skilled professionals emigrate from Africa annually, a loss that compounds the effects of constrained research funding. Fifth, digital exclusion adds a further layer of difficulty: at roughly 36% internet penetration, Africa remains the least-connected region tracked by the International Telecommunication Union, and its rural-urban usage gap is wider than in any other ITU region. Layered on top of these five structural conditions is conflict, which has emerged as a fast-growing and comparatively under-analysed driver of educational exclusion, most severely in Sudan, eastern Democratic Republic of Congo, and South Sudan.

2. Scope and Methodology

This review draws on primary and secondary sources published mainly between 2022 and mid-2026, with priority given to multilateral data — the World Bank–UNESCO Education Finance Watch 2024, the ITU's Measuring Digital Development 2025, and situation reports from UNICEF and the Global Education Cluster. Government portals (TETFund, HELB, GETFund, and the Ghana Scholarship Secretariat) and peer-reviewed or preprint literature indexed on PMC, arXiv, and Springer were also consulted. Aggregator and scholarship-directory websites were used only to illustrate specific programme examples, never as a basis for statistical claims.

Country coverage follows the brief's original focus list. Where country-specific data could not be located in the public domain — a pattern that recurs often enough to be a finding in its own right — this absence is flagged explicitly as a data gap rather than filled through estimation or interpolation.

3. Regional Education Financing Patterns

Public spending on education diverges sharply by income group. Governments in low-income countries spent an average of just US$55 per child in 2022, compared with US$309 in lower-middle-income countries and US$8,532 in high-income countries — a roughly 155-fold gap between the poorest and richest countries in the sample. Globally, four in ten countries fall short of both benchmarks recommended for education spending: 15% of public expenditure and 4% of GDP. Sub-Saharan Africa's average public education spending stood at about 3.4% of GDP as of the 2023 Global Education Monitoring Report, well short of the Dakar Framework's original targets of 7% within five years and 9% within ten years of the 2000 declaration — targets that remain largely unmet across the region a quarter-century on.

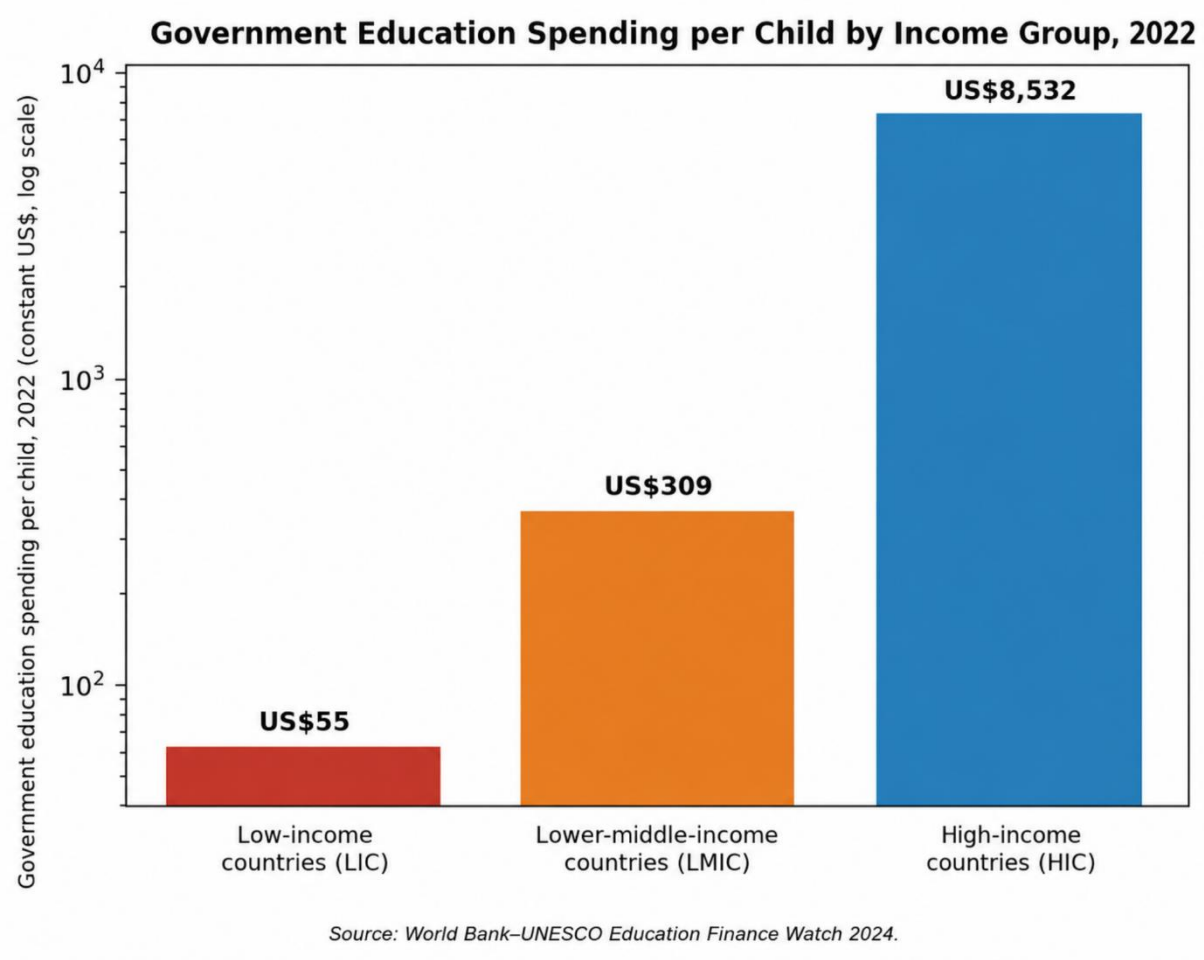

Figure 1. Government education spending per child by income group, 2022 (log scale). Source: World Bank–UNESCO Education Finance Watch 2024.

Debt servicing is increasingly crowding education out of national budgets. In several low- and lower-middle-income countries, per-capita spending on debt service now

approaches per-capita spending on education, and sub-Saharan African sovereign debt averages close to 60% of GDP, with at least 23 low-income African countries currently assessed as facing a debt crisis. At the same time, the share of overseas development assistance directed to education fell globally from 9.3% in 2019 to 7.6% in 2022, as donor priorities shifted toward energy, the war in Ukraine, and health. Households have absorbed much of the resulting shortfall: UNESCO estimates that families contribute more than one-third of total education expenditure in low- and lower-middle-income countries, and enrolling a child in private school costs between 1.5 and 5 times more than public school across African countries — a burden that falls hardest on lower-income households and widens access gaps by wealth quintile.

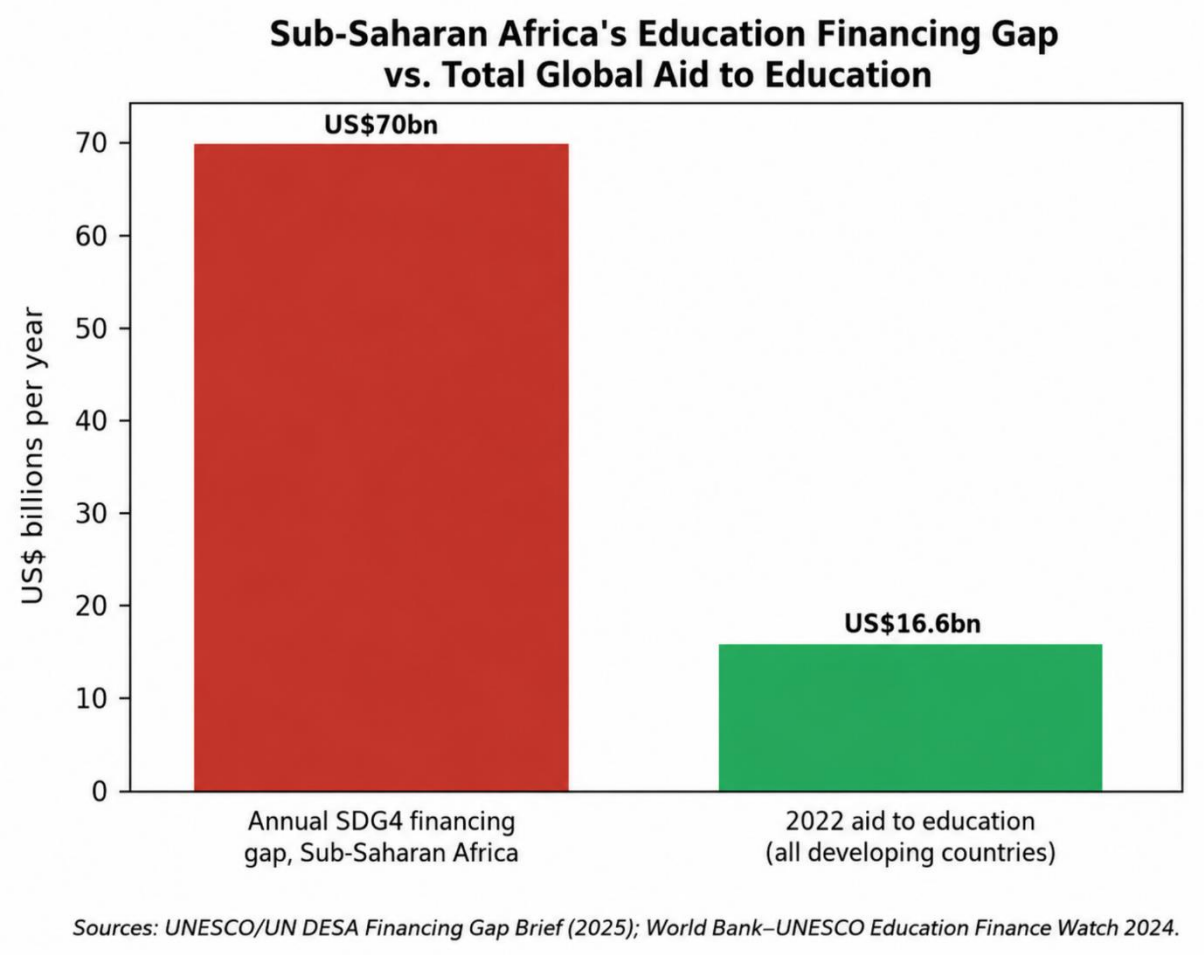

Figure 2. Sub-Saharan Africa's annual SDG4 financing gap compared with total global aid to education. Sources: UNESCO/UN DESA Financing Gap Brief (2025); World Bank–UNESCO Education Finance Watch 2024.

4. International Scholarship Dependence

Given how constrained domestic budgets remain, a large share of funded pathways into higher education and research careers for African students runs through externally financed programmes. The Mastercard Foundation Scholars Program, launched in 2012 with an initial commitment of US$500 million, has now supported more than 58,000 scholars across partner universities in Africa, North America, and Europe, working toward a 2030 target of 100,000 beneficiaries. The World Bank's Africa Higher Education Centers of Excellence programme — the first large-scale regional World Bank investment in African higher education — has committed US$657 million since 2014, supporting roughly 80 centres across more than 50 universities in 20 Sub-Saharan African countries and enrolling over 90,000 postgraduate students, including 7,650 PhD candidates.

Bilateral government scholarship channels, including DAAD's development-related tracks, Fulbright, Chevening, Commonwealth, and Australia Awards, supplement this landscape and typically target students who commit to returning and working in their home country after graduation. This structural dependence carries two consequences worth noting. First, funding volumes and eligibility criteria are largely set outside the countries whose students they serve. Second, programme continuity is exposed to shifts in donor-country budgets and foreign-policy priorities rather than to African fiscal planning cycles.

5. Domestic Funding Mechanisms and Gaps: Selected Country Profiles

5.1 Nigeria

Nigeria's Tertiary Education Trust Fund, established in 1993 and reformed under the 2011 Act, funds infrastructure and staff scholarships across public tertiary institutions through a dedicated education tax. Its Academic Staff Training and Development intervention caps specific categories of spending — for example, a maximum of 30% on postdoctoral fellowships and a minimum of 30% on domestic PhD sponsorship — but restricts eligibility to full-time academic staff, which effectively excludes independent researchers and non-staff graduate students. A national student loan scheme championed under the current federal administration has faced repeated implementation delays despite having cleared the legislature.

5.2 Kenya

Kenya's Higher Education Loans Board and the newer Universities Fund jointly administer a Variable Scholarship-Loan Funding Model introduced in July 2023, replacing the previous Differentiated Unit Cost approach to block funding. The reform delinks university placement from funding and shifts allocation toward means-tested individual scholarships and loans rather than institutional capitation. While intended to improve equity, this structural change has also produced transitional funding shortfalls and administrative backlogs reported in national media through 2024–2025.

5.3 Ghana

Ghana operates two parallel structures. The Ghana Education Trust Fund, financed by a portion of VAT revenue, supports infrastructure and scholarships from basic through tertiary level, while the Students Loan Trust Fund provides income-contingent-style loans for tertiary students. The Ghana Scholarship Secretariat separately administers government scholarships for study both within Ghana and abroad.

5.4 Other National Mechanisms

Trust-fund or loan-board models of varying maturity exist elsewhere in the region, but publicly available operational detail is considerably thinner for Ethiopia, Uganda, Tanzania, Malawi, Zambia, Zimbabwe, Mozambique, Senegal, the Democratic Republic of Congo, and Sudan than for Nigeria, Kenya, and Ghana. This evidentiary gap itself constrains comparative policy analysis and stands out as a candidate area for primary field research.

6. Research Infrastructure Gaps

Africa accounts for more than 17% of world population but contributes only around 2% of global research output — a share that has doubled since 2015 — and less than 1% of global research and development expenditure, compared with roughly 46% for Asia, 29% for North America, and 21% for Europe. Research intensity varies widely within the continent: Egypt (1.02% of GDP), Rwanda (0.76%), and Tunisia (0.75%) lead, while most West African countries spend under 0.25% of GDP on research and development, and most East and Southern African countries spend around 1% or less. South Africa, Egypt, and Nigeria together account for roughly two-thirds of total African research spending, leaving the remaining countries with minimal absolute research budgets and correspondingly low intra-African research collaboration, ranging from about 0.9% in West and Central Africa to 2.3% in Southern Africa.

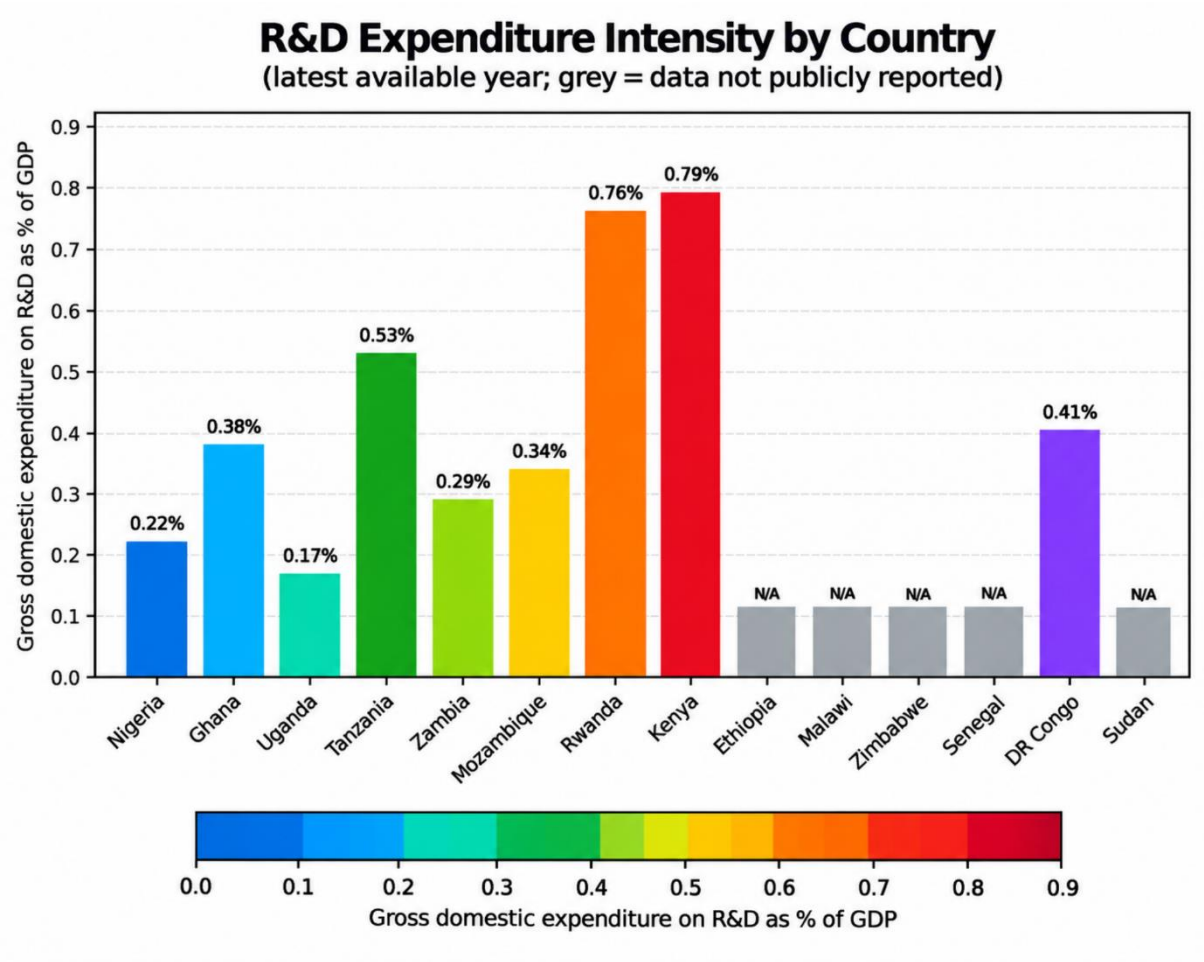

Figure 3. R&D expenditure as a share of GDP, focus countries with publicly reported data (latest available year; grey cells indicate no publicly reported figure). Sources: PMC7101491 (sub-Saharan Africa GERD table); Statista/R&D World (2022).

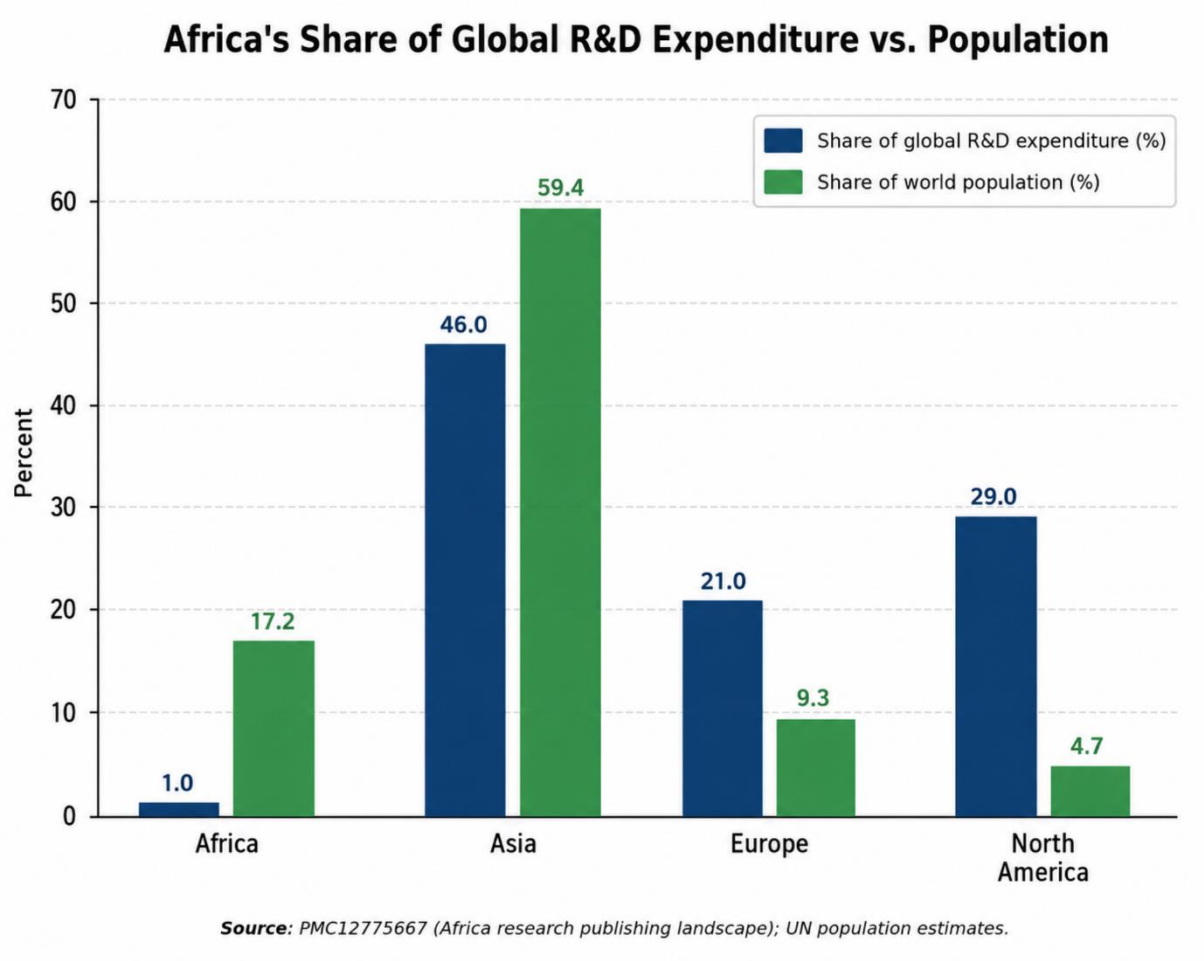

Figure 4. Africa's share of global R&D expenditure against its share of world population. Sources: PMC12775667; UN population estimates.

Publication infrastructure remains a further constraint. Africa's share of global publication output rose from about 1.5% in 2005 to 3.2% in 2016, yet the ten highest-publishing African countries combined still produced fewer indexed COVID-19 papers than China alone during the pandemic. Growth in absolute research output, in other words, has not closed the relative gap with major research economies.

7. Brain Drain Trends

The African Union Development Agency estimates that approximately 70,000 skilled professionals leave the continent each year, with healthcare among the hardest-hit sectors. Between 2010 and 2020, outward migration from the continent rose roughly 30% relative to the prior decade, totalling around 40 million people, though most intra-African migration — about 80% — remains lower-skilled labour movement within the region rather than long-distance emigration.

Destination-country visa data illustrate the skilled and student dimension of this movement. Nigeria alone accounted for over 111,000 UK study visas in a single reporting year, out of roughly 639,000 issued globally, and UK work-visa grants to Nigerian nationals exceeded 78,000 in the year to September 2023, with Zimbabwe and Ghana also featuring among the top ten source nationalities. A 2022 survey of more than 4,500 young Africans aged 18–24 found that 52% would consider emigrating, citing limited opportunity and constrained access to quality education. Because scholarship and study-visa pathways are a documented channel for long-term settlement abroad, funded study opportunities sit at the intersection of expanding access and accelerating outward talent flows — a tension policymakers increasingly frame in terms of 'brain circulation' rather than pure retention.

8. Internet and Digital Barriers

Africa has the lowest internet penetration of any ITU region, at roughly 36% of the population, against 92% in Europe and 93% in the CIS region, despite an 11-percentage-point improvement since 2019. The urban-rural usage gap within the region is the starkest recorded by the ITU: 57% urban usage against just 23% rural usage in 2024. Mobile broadband remains the primary access mode, since fixed broadband is described as 'nearly non-existent' across the region, and the 5G divide is extreme — low-income countries have only about 4% population 5G coverage, against 84% in high-income countries.

For students and researchers, these figures translate into concrete obstacles. Many African university students can access institutional e-resources only on campus, and financial constraints limit personal ownership of laptops and paid data. This hindered access to library and learning resources during COVID-19 campus closures and continues to affect off-campus research and remote or online scholarship applications, the great majority of which now require stable connectivity for portals, video interviews, and document uploads.

9. Comparative Evidence: Anglophone vs. Francophone Systems

Colonial administrative legacies continue to shape both pedagogy and financing patterns across the continent. British colonial authorities generally devolved educational investment to Christian missions and favoured horizontal, student-centred teaching methods, whereas French colonial administration limited missionary involvement and invested comparatively less in mass public education, favouring centralised, vertically transmitted curricula.

A study of Cameroon, which contains both systems within a single country, found that students in the Francophone system outperformed their Anglophone-system peers in Grade 5 mathematics, alongside better-equipped Francophone classrooms, though the underlying mechanisms are not fully explained by observable inputs. Separately, research on colonial-era investment persistence finds that historical health and education investment predicts current development outcomes more strongly in Francophone districts of former French West Africa than in Anglophone districts of British East and West Africa.

On learning outcomes specifically, the PASEC 2014 assessment across ten Francophone West African countries found that fewer than one-third of children achieved sufficient primary-level competency, with only 3% of the poorest 40% of girls reaching adequate competency in both literacy and numeracy across the ten-country average (rising to a high of 8% in Burundi). Tuition-fee comparisons across nutrition-training programmes in West Africa, meanwhile, found no statistically significant difference between Anglophone and Francophone country fee levels — suggesting the divide is more structural and pedagogical than a simple matter of price.

10. Comparative Evidence: Rural vs. Urban Access

Rural school enrolment across Sub-Saharan Africa is estimated at roughly one-third the rate of urban enrolment, and rural students consistently underperform their urban peers on learning assessments even after accounting for socio-economic status. Studies using SACMEQ and PASEC data across fifteen and four education systems respectively attribute the urban-rural learning gap primarily to differences in school resourcing and family characteristics rather than to innate student ability, with tangible factors — infrastructure, teacher qualifications, and materials — explaining between roughly 46% and 69% of the gap depending on country. Rural poverty rates (46%) are also more than double urban poverty rates (18%) in the region, compounding the opportunity cost of schooling in households where child labour is often an economic necessity.

11. Comparative Evidence: Gender Differences

UNESCO estimates that 34 million girls remain out of school in Sub-Saharan Africa. Barriers compound across the schooling pipeline: UNICEF reporting indicates that one in ten African girls misses school during menstruation because of inadequate sanitation facilities, and UNESCO reports that roughly 30% of girls from low-income households in Sub-Saharan Africa face heightened dropout risk linked to early marriage and household prioritisation of boys' education. Secondary completion for adolescent girls in the region stands at only about 42%, and gender gaps in secondary access and labour-force participation are reported to be widening in parts of the region rather than narrowing.

Targeted scholarship interventions, however, show measurable impact. An assessment of scholarship programmes in Niger and Ghana found that dropout among eligible girls was roughly halved in Niger, while Ghana's programme quadrupled enrolment and raised senior high school completion among women by 69%, with a further downstream effect of narrowing the tertiary-education gender gap. Gender disparities also extend into the research workforce itself: women researchers in Africa face documented under-representation in higher-education institutions and think tanks, and report constrained access to research funding relative to male peers — a self-reinforcing gap that limits both research output and career progression.

12. Comparative Evidence: Conflict-Related Educational Impacts

Conflict is currently the most acute driver of educational exclusion among the countries reviewed. UNICEF and Save the Children estimate that approximately 19 million school-age children were out of school in Sudan as the conflict entered its third year, with over 90% of the country's roughly 28,000 schools closed or inaccessible at points during the crisis, and many repurposed as displacement shelters. A new BRIDGES programme launched in May 2026 aims to restore learning access for an initial 328,000 conflict-affected children.

In eastern Democratic Republic of Congo, more than 2,500 schools across North Kivu, South Kivu, and Ituri provinces have closed since early 2025, leaving an estimated 1.6 million children out of school in the region — nearly double the prior year's figure. In South Sudan, only around 2.3 million of 6.3 million school-age children remain enrolled amid protracted violence and displacement. Across the continent, the African Union's Amani Africa monitoring initiative estimates that roughly 80 million children — about one in three — are affected in some form by conflict-related disruption to education.

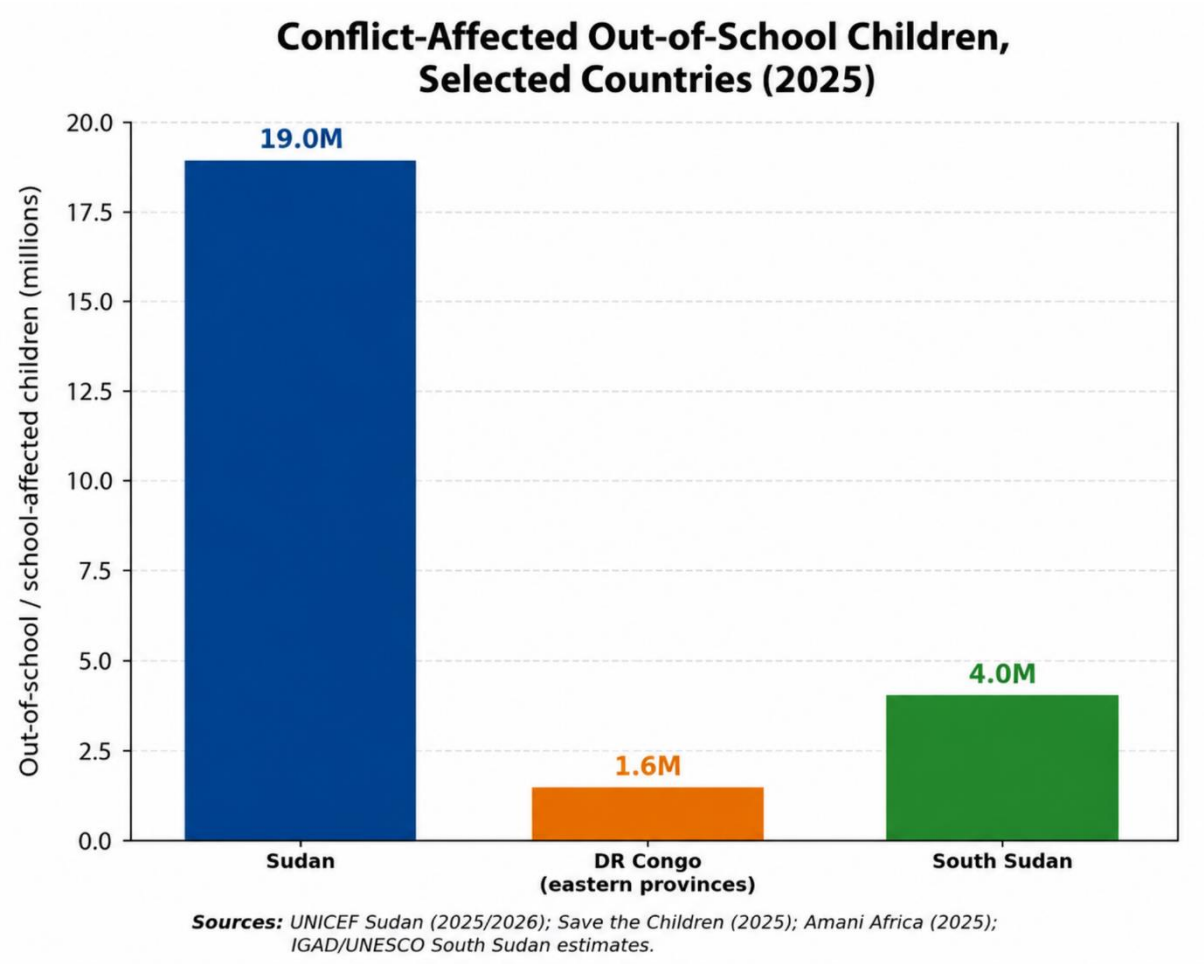

Figure 5. Conflict-affected out-of-school children in selected countries, 2025. Sources: UNICEF Sudan; Save the Children (2025); Amani Africa (2025).

For scholarship ecosystems specifically, conflict affects both supply and demand. Institutions lose the administrative capacity to process applications and disburse existing awards, students lose the documentation — transcripts, identity papers — typically required by international scholarship programmes, and displaced students face additional barriers navigating study-visa and admissions processes that were designed around a stable national address and functioning postal and banking systems.

13. Synthesis: Applicant Barriers Across the Funding Ecosystem

Drawing the preceding evidence together, applicant-level barriers to scholarship access in Africa's low-income and lower-middle-income countries cluster into five recurring categories:

1. **Financial documentation and means-testing burden:** national loan and scholarship boards increasingly use means-tested models, such as Kenya's Variable Scholarship-Loan Model, that require documentation many rural or informally employed households cannot readily produce.

2. **Digital access at the application stage:** online-only application portals, video interviews, and document-upload requirements disadvantage the roughly two-thirds of the African population without reliable internet access, disproportionately affecting rural and lower-income applicants.

3. **Language and test-preparation barriers:** English-language proficiency requirements such as the SAT, TOEFL, and IELTS impose cost and preparation burdens that fall hardest on Francophone, Lusophone, and rural Anglophone applicants without access to test-preparation resources.

4. **Eligibility structures that exclude non-traditional applicants:** several major national schemes, including TETFund's ASTD intervention, restrict eligibility to existing academic staff or full-time students, leaving independent researchers, gap-year applicants, and informally employed graduates outside the funding net.

5. **Conflict- and displacement-related documentation loss:** applicants from Sudan, eastern DR Congo, and other crisis-affected areas often cannot produce the transcripts, identity documents, or stable contact details that most scholarship application systems assume are available.

These barriers interact closely with the funding-supply constraints described in Sections 3 through 8. Because domestic public financing is limited, national scholarship volume is constrained and disproportionately allocated through trust-fund and loan-board mechanisms with narrow eligibility. Because international philanthropic and donor programmes fill much of the resulting gap, applicant success is additionally shaped by donor-defined criteria — leadership-potential narratives, English-language testing, refugee and displacement-status categories — that were not designed around the specific administrative and infrastructural realities of the applicant's home country.

14. Limitations

This review relies on secondary sources and does not constitute primary fieldwork or a systematic review conducted under a pre-registered search protocol. Country-level data density is uneven: Nigeria, Kenya, Ghana, Rwanda, and South Africa are comparatively well documented in public sources, while Ethiopia, Malawi, Zimbabwe, Zambia, Senegal, and the Democratic Republic of Congo have materially thinner publicly available data on domestic funding mechanisms and research spending. This data gap is itself a finding relevant to the review's broader aims.

Some figures — particularly those relating to brain drain and migration — are drawn from advocacy or media sources citing AUDA-NEPAD or national visa authorities rather than from a single harmonised dataset, and should be treated as order-of-magnitude estimates rather than precise counts. Given the fast-moving conflict situations in Sudan and eastern DR Congo, the figures cited for those countries reflect the most recent available reporting as of mid-2026 and are likely to change further.

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